

IN THE CLAIMS

Please cancel claims 1-33.

Please add new claims 34-59 as follows:

- 1 34. A method for electronically presenting and paying bills, comprising:
 - 2 receiving by a service provider first billing information representing a first bill;
 - 3 transmitting a notice of availability of electronic presentment of at least a
 - 4 portion of the first billing information;
 - 5 directing payment of the first bill subsequent to transmitting the notice;
 - 6 receiving by the service provider second billing information representing a
 - 7 second bill;
 - 8 directing payment of the second bill without transmitting a notice of availability
 - 9 of electronic presentment of at least a portion of the second billing information.

- 1 35. The method of claim 34, wherein:
 - 2 the first bill is for a first consumer;
 - 3 the second bill is for a second consumer; and
 - 4 the first consumer is one of a) different than the second consumer, or b) the
 - 5 same as the second consumer.

- 1 36. The method of claim 34, wherein:
 - 2 the first bill is associated with a first biller;
 - 3 the second bill is associated with a second biller; and
 - 4 the first biller is one of a) different than the second biller, or b) the same as the
 - 5 second biller.

- 1 37. The method of claim 36, further comprising:
 - 2 receiving, prior to transmission of the notice, a consumer directive for the
 - 3 service provider to transmit notices of availability of electronic bill presentment of at
 - 4 least a portion of billing information from the first biller; and
 - 5 receiving a consumer directive for the service provider to not transmit notices
 - 6 of availability of electronic presentment of at least a portion of billing information from
 - 7 of the second biller.

1 38. The method of claim 34, wherein at least one of the first bill and the second bill
2 is paid without receipt of a request for the service provider to pay the respective bill.

1 39. The method of claim 38, wherein at least the first bill is paid without receipt of a
2 request for the service provider to pay the first bill, and further comprising:

3 receiving a request to view the first bill responsive to the transmission of the
4 notice; and

5 transmitting at least a portion of the first billing information responsive to the
6 received request to view the first bill;

7 wherein the direction to pay the first bill is made at a time prior to or
8 subsequent to the transmission of the first bill.

1 40. The method of claim 38, further comprising:

2 receiving, prior to receipt of billing information, a pre-bill instruction for the
3 service provider to pay future bills of at least one of the first biller and the second
4 biller;

5 wherein at least one of the first bill and the second bill is a future bill.

1 41. The method of claim 40, wherein the pre-bill instruction includes a directive for
2 the service provider to pay the future bills in an amount equal to one of a) a fixed
3 amount, b) a minimum amount due of a future bill, c) a total amount due of a future
4 bill, or d) a total amount due of a future bill not to exceed a maximum amount.

1 42. The method of claim 40, wherein the pre-bill instruction identifies a period of
2 time for the service provider to pay future bills of a plurality of billers.

1 43. The method of claim 40, wherein of the pre-bill instruction identifies a payment
2 frequency for the service provider to pay the future bills.

1 44. The method of claim 40, wherein the pre-bill instruction excludes a biller account
2 number, and further comprising:

3 determining a biller account number based upon a received pre-bill instruction
4 excluding a biller account number.

1 45. A method for electronically presenting and paying bills, comprising:

2 receiving by a service provider a consumer request for the service provider to
3 pay future bills of a biller on behalf of the consumer;

4 receiving by the service provider billing information representing one of the
5 future bills of the biller for the consumer subsequent to the receipt of electronic
6 presentment of the consumer request;

7 transmitting to the consumer a notice of availability of at least a portion of the
8 billing information; and

9 directing payment of the one bill on behalf of the consumer subsequent to
10 transmitting the notice without receipt of a consumer request for the service provider
11 to pay the one bill.

1 46. The method of claim 45, further comprising:

2 receiving from the consumer a selection to receive notices of availability of
3 electronic presentment of billing information associated with the future bills prior to
4 transmitting the notice;

5 receiving a consumer request to view the electronic presentment of the billing
6 information associated with the one bill responsive to the transmission of the notice;
7 and

8 transmitting the electronic presentment to the consumer responsive to the
9 received consumer request to view the electronic presentment;

10 wherein the service provider directs payment of the one bill subsequent to
11 transmitting the electronic presentment without further consumer instruction.

1 47. A system for electronically presenting and paying bills, comprising:

2 a communications interface configured to transmit and receive information via
3 a network; and

4 a processor configured to receive, from the communications interface, first
5 billing information representing a first bill, to cause the communication interface to
6 transmit a notice of availability of electronic presentment of at least a portion of the

7 first billing information, to direct payment of the first bill subsequent to the
8 transmission of the notice, to receive, from the communication interface, second
9 billing information representing a second bill, and to direct payment of the second bill
10 without causing transmission of a notice of availability of electronic presentment of at
11 least a portion of the second billing information.

1 48. The system of claim 47, wherein:
2 the first bill is for a first consumer;
3 the second bill is for a second consumer; and
4 the first consumer is one of a) different than the second consumer, or b) the same as
5 the second consumer.

1 49. The system of claim 47, wherein:
2 the first bill is associated with a first biller;
3 the second bill is associated with a second biller; and
4 the first biller is one of a) different than the second biller, or b) the same as the
5 second biller.

1 50. The system of claim 49, wherein:
2 the processor is further configured to receive, from the communication
3 interface and prior to transmission of the notice, a consumer directive for the service
4 provider to transmit notices of availability of electronic presentment of at least a
5 portion of billing information from the first biller, and to receive, from the
6 communication interface, a consumer directive for the service provider to not
7 transmit notices of availability of electronic presentment of at least a portion of billing
8 information from the second biller.

1 51. The system of claim 47, wherein at least one of the first bill and the second bill is
2 paid without receipt of a request for the service provider to pay the respective bill.

1 52. The system of claim 51, wherein:
2 at least the first bill is paid without receipt of a request for the service provider
3 to pay the first bill:

4 the processor is further configured to receive, from the communications
5 interface, a consumer request to view the first bill responsive to the transmission of
6 the notice, and to cause the communication interface to transmit at least a portion of
7 the first billing information responsive to the received consumer request to view the
8 first bill; and
9 the direction to pay the first bill is made at a time prior to or subsequent to the
10 transmission of the first bill.

1 53 The system of claim 51, wherein:
2 the processor is further configured to receive, from the communication
3 interface and prior to receipt of billing information, a pre-bill instruction for the service
4 provider to pay future bills of at least one of the first biller and the second biller;
5 at least one of the first bill and the second bill is a future bill.

1 54. The system of claim 53, wherein the pre-bill instruction includes a directive for
2 the service provider to pay the future bills in an amount equal to one of a) a fixed
3 amount, b) a minimum amount due of a future bill, c) a total amount due of a future
4 bill, or d) a total amount due of a future bill not to exceed a maximum amount.

1 55. The system of claim 53, wherein the pre-bill instruction identifies a period of time
2 for the service provider to pay future bills of a plurality of billers.

1 56. The system of claim 53, wherein the pre-bill instruction identifies a payment
2 frequency for the service provider to pay the future bills.

1 57. The system of claim 53, wherein:
2 the pre-bill instruction excludes a biller account number;
3 the processor is further configured to determine a biller account number
4 based upon a received pre-bill instruction excluding a biller account number.

1 58. A system for electronically presenting and paying bills, comprising:
2 a communications interface configured to transmit and receive information via
3 a network; and

4 a processor configured to receive, from the communications interface, a
5 consumer request for a service provider to pay future bills of a biller on behalf of the
6 consumer, to receive, from the communications interface, billing information
7 representing one of the future bills of the biller for the consumer subsequent to the
8 receipt of the consumer request, to cause the communications interface to transmit a
9 notice of availability of electronic presentment of at least a portion of the billing
10 information, and to direct payment of the one bill on behalf of the consumer
11 subsequent to the transmission of the notice without receipt of a consumer request
12 for the service provider to pay the one bill.

1 59. The system of claim 58, wherein:
2 the processor is further configured to receive, from the communications
3 interface, a consumer selection to receive notices of availability of electronic
4 presentment of billing information associated with the future bills prior to causing the
5 transmission of the notice, to receive, from the communications interface, a
6 consumer request to view the electronic presentment of the billing information
7 associated with the one bill responsive to the transmission of the notice, to cause the
8 communications interface to transmit the electronic presentment to the consumer
9 responsive to the received consumer request to view the electronic presentment,
10 and to direct payment of the one bill subsequent to causing the transmission of the
11 electronic presentment without further consumer instruction.

IN THE ABSTRACT

Please delete the abstract in its entirety and substitute therefore the abstract attached hereto on a separate sheet.